

**REMARKS**

By this Amendment, claims 1-23 have been canceled, claims 24 and 25 have been amended, and new claims 26 and 27 have been added. Claims 24-27 are pending in the application and each are in independent form.

Filed separately herewith is Credit Card Payment Form PTO-2038 in the amount of \$100 which includes the fee for one additional independent claim. If the amount is in error, the Patent and Trademark Office is authorized to debit or credit, as appropriate, Deposit Account No. 06-1358.

In the Office Action, paragraph 7 states that claims 24 and 25 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

In this regard, the Applicant has provided amendments by cancelling claims 1 to 23 and complying with the requirements of form expressly set forth in the previous Office Action as is permitted under 37 CFR 1.116(b). The Applicant has rewritten the enclosed amended claims 24 and 25 as independent claims as instructed. The Applicant believes that these amendments are proper, satisfy current practice and should be acceptable. If the Examiner believes that the amendments are not proper, the Applicant requests that they should be admitted pursuant to 37 CFR 1.116(c) because the Applicant has good and sufficient reasons why they are necessary for the reasons set out below.

Limitations from former claims 1, 8, 16, 17, and 20 are included in amended claim 24. Limitations from former claims 1, 6, 7, 8, 12, 14, 15, 16, 17, and 20 are included in amended claim 25.


Serial No.: 09/702,825  
Atty. Docket No.: P66053US0

New claims 26 and 27 include all of the limitations of claims 24 and 25 in independent form, respectively.

It is respectfully submitted that the amended claims distinguish over the references cited and applied, and a Notice of Allowance is requested.

Respectfully submitted,

JACOBSON HOLMAN PLLC

By:   
Jonathan L. Scherer  
Reg. No. 29,851

400 Seventh Street, N. W.  
Washington, D.C. 20004  
Telephone: (202) 638-6666  
Date: July 21, 2005  
JLS:cwp  
R:\SHARED\JLS\P66053US0 AMD AF